

**Information to identify the case:**

Debtor 1	<b>Fernando Torres</b>	Social Security number or ITIN	xxx-xx-7177
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: <b>16-34228-JNP</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Fernando Torres

10/2/20

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Fernando Torres  
Debtor(s)

Case No. 16-34228-JNP  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Oct 02, 2020

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 04, 2020:

Recip ID	Recipient Name and Address
db	#+ Fernando Torres, 275 Green St. 5J2, Edgewater Park, NJ 08010-2410
516561051	+ Account Resolution Service, 1643 North Harrison Pkwy, Building H, Ste. 100, Sunrise, FL 33323-2857
516561052	+ Arbor Green Condo Assoc., 275 Green Street, Unit A, Edgewater Park, NJ 08010-2439
516570002	+ Arbor Green Condominium Association, Inc., c/o Cutolo Barros LLC, 151 Highway 33 East, Suite 204, Manalapan, New Jersey 07726-8635
516561053	City Select Auto Sales, 4375A Route 103 S, Burlington, NJ 08016
516561056	+ Cutolo & Barros, Esq., 151 Highway 33 East, Suite 204, Manalapan, NJ 07726-8635
516561057	+ Edgewater Park Sewage Authority, 1123 Cooper St., Edgewater Park, NJ 08010-2558
516561058	+ Edwater Park Tax Collector, 400 Delanco Road, Edgewater Park, New Jersey 08010-2400
516561059	+ Financial Recoveries, 200 East Park Dr., Ste. 100 PO Box 1388, Mt. Laurel, Nj 08054-1297
516561060	#+ First Credit Services, 377 Hoes Lane, Ste. 200, Poscataway, NJ 08854-4155
516561063	+ Stellar Recover, PO Box 48370, Jacksonville, FL 32247-8370
516561064	+ US Bank, Custodian For PC-6, Sterling Nation, 50 South 16th St. Suite 2050, Philadelphia, Pennsylvania 19102-2516
516625503	+ US Bank Cust for PC6 Sterling Nat'l, Gary C. Zeitz, LLC, 1101 Laurel Oak Road, Suite 170, Voorhees, NJ 08043-4381
516641742	+ VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013

TOTAL: 14

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 02 2020 22:41:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 02 2020 22:41:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516762424	EDI: AIS.COM	Oct 03 2020 02:28:00	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
516561054	+ EDI: COMCASTCBLCENT	Oct 03 2020 02:23:00	Comcast Cable, 1 Comcast Center, Philadelphia, Pennsylvania 19103-2899
516561055	+ Email/PDF: creditonebknofications@resurgent.com	Oct 02 2020 23:22:51	Credit One Bank, PO Box 98872, Las Vegas,, NV 89193-8872
516769588	Email/PDF: resurgentbknofications@resurgent.com	Oct 02 2020 23:22:56	LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516592549	+ EDI: AGFINANCE.COM	Oct 03 2020 02:23:00	ONEMAIN, 605 MUNN ROAD, FT. MILL, SC 29715-8421
516561061	+ EDI: AGFINANCE.COM	Oct 03 2020 02:23:00	OneMain Financial, 6801 Colwell Blvd., C/S Care Dept., Irving, TX 75039-3198
517037769	EDI: PRA.COM	Oct 03 2020 02:23:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541

District/off: 0312-1

User: admin

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Date Rcvd: Oct 02, 2020

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517037770	EDI: PRA.COM	Oct 03 2020 02:23:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
516561062	+ Email/Text: bankruptcyteam@quickenloans.com	Oct 02 2020 22:41:00	Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-1906
516628758	+ Email/Text: bankruptcyteam@quickenloans.com	Oct 02 2020 22:41:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
516561065	+ Email/Text: vci.bkcy@vwcredit.com	Oct 02 2020 22:41:00	VW Credit Inc, 9441 LBJ Freeway Ste 350, Dallas, Texas 75243-4652

TOTAL: 13

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 04, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 2, 2020 at the address(es) listed below:

Name	Email Address
Andrew Finberg	on behalf of Trustee Andrew Finberg trustee@sjbankruptcylaw.com J117@ecfbis.com;cheryl@sjbankruptcylaw.com
Andrew Finberg	trustee@sjbankruptcylaw.com J117@ecfbis.com;cheryl@sjbankruptcylaw.com
Denise E. Carlon	on behalf of Creditor QUICKEN LOANS INC. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmil@standingtrustee.com summarymail@standingtrustee.com
Linda S. Fossi	on behalf of Creditor US Bank Cust for PC6 Sterling Natl lfossi@zeitlawfirm.com gzeit@zeitlawfirm.com;cdillon@zeitlawfirm.com;rzeit@zeitlawfirm.com
Rebecca Ann Solarz	on behalf of Creditor QUICKEN LOANS INC. rsolarz@kmlawgroup.com
Steven N. Taieb	on behalf of Debtor Fernando Torres staieb@comcast.net sntgale@aol.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8